

# STATE OF NEVADA

Combined Retirement Plans

# PERFORMANCE REVIEW

First Quarter 2020

	QTR	YTD	1Yr	Annualized			2019	2018	2017	2016	2015	2014
				3Yr	5Yr	10Yr						
<b>Voya Fixed Account</b>	<b>0.77</b>	<b>0.77</b>	<b>2.81</b>	<b>2.69</b>	<b>2.91</b>	<b>-</b>	<b>2.70</b>	<b>2.54</b>	<b>2.75</b>	<b>3.15</b>	<b>3.50</b>	<b>-</b>
5 Yr Constant Maturity US Treasury Yield	0.29	0.29	1.63	2.14	1.90	1.63	1.96	2.75	1.91	1.44	1.53	1.64
+/- Index	0.48	0.48	1.18	0.55	1.01	-	0.74	(0.21)	0.84	1.71	1.97	-
US Stable Value	1	1	1	2	1	-	4	5	1	1	1	-
<b>Voya Fixed Account - FICA</b>	<b>0.56</b>	<b>0.56</b>	<b>1.69</b>	<b>1.56</b>	<b>1.84</b>	<b>-</b>	<b>1.50</b>	<b>1.50</b>	<b>1.50</b>	<b>2.25</b>	<b>2.50</b>	<b>-</b>
5 Yr Constant Maturity US Treasury Yield	0.29	0.29	1.63	2.14	1.90	1.63	1.96	2.75	1.91	1.44	1.53	1.64
+/- Index	0.27	0.27	0.06	(0.58)	(0.06)	-	(0.46)	(1.25)	(0.41)	0.81	0.97	-
US Stable Value	24	24	87	81	35	-	97	82	56	5	2	-
<b>Vanguard Total Bond Market Index I</b>	<b>3.28</b>	<b>3.28</b>	<b>9.08</b>	<b>4.84</b>	<b>3.34</b>	<b>3.86</b>	<b>8.73</b>	<b>-0.01</b>	<b>3.57</b>	<b>2.61</b>	<b>0.41</b>	<b>5.90</b>
BBgBarc Capital US Aggregate Bond Index	3.15	3.15	8.93	4.82	3.36	3.88	8.72	0.01	3.54	2.65	0.55	5.97
+/- Index	0.13	0.13	0.15	0.02	(0.02)	(0.02)	0.01	(0.02)	0.03	(0.04)	(0.14)	(0.06)
US Fund Intermediate Core Bond	17	17	10	7	12	32	33	30	55	62	28	30
<b>MFS Value R4</b>	<b>-23.77</b>	<b>-23.77</b>	<b>-12.10</b>	<b>0.14</b>	<b>3.47</b>	<b>8.36</b>	<b>30.08</b>	<b>-9.87</b>	<b>17.74</b>	<b>14.14</b>	<b>-0.54</b>	<b>10.57</b>
Russell 1000 Value Index	-26.73	-26.73	-17.17	-2.18	1.90	7.67	26.54	-8.27	13.66	17.34	-3.83	13.45
+/- Index	2.96	2.96	5.07	2.32	1.57	0.69	3.54	(1.60)	4.08	(3.20)	3.29	(2.89)
US Fund Large Value	24	24	12	24	17	16	9	68	30	52	12	51
<b>Vanguard Institutional Index Instl</b>	<b>-19.60</b>	<b>-19.60</b>	<b>-7.00</b>	<b>5.08</b>	<b>6.70</b>	<b>10.50</b>	<b>31.46</b>	<b>-4.42</b>	<b>21.79</b>	<b>11.93</b>	<b>1.37</b>	<b>13.65</b>
S&P 500 Index	-19.60	-19.60	-6.98	5.10	6.73	10.53	31.49	-4.38	21.83	11.96	1.38	13.69
+/- Index	0.00	0.00	(0.02)	(0.02)	(0.03)	(0.03)	(0.02)	(0.04)	(0.04)	(0.03)	(0.01)	(0.04)
US Fund Large Blend	33	33	26	19	12	7	24	27	29	27	20	18

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	QTR	YTD	1Yr	Annualized			2019	2018	2017	2016	2015	2014
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<b>T. Rowe Price Growth Stock I</b>	<b>-14.62</b>	<b>-14.62</b>	<b>-3.53</b>	<b>10.09</b>	<b>9.53</b>	<b>12.83</b>	<b>30.98</b>	<b>-0.89</b>	<b>33.84</b>	<b>1.58</b>	<b>10.93</b>	<b>8.83</b>
Russell 1000 Growth Index	-14.10	-14.10	0.91	11.32	10.36	12.97	36.39	-1.51	30.21	7.08	5.67	13.05
+/- Index	(0.52)	(0.52)	(4.44)	(1.23)	(0.83)	(0.14)	(5.41)	0.62	3.63	(5.50)	5.27	(4.22)
US Fund Large Growth	47	47	56	38	28	16	61	37	15	63	4	70
	QTR	YTD	1Yr	3Yr	5Yr	10Yr	2019	2018	2017	2016	2015	2014
<b>Vanguard Mid-Cap Value Index Adm</b>	<b>-31.36</b>	<b>-31.36</b>	<b>-22.81</b>	<b>-5.11</b>	<b>-0.13</b>	<b>7.47</b>	<b>27.99</b>	<b>-12.42</b>	<b>17.04</b>	<b>15.26</b>	<b>-1.80</b>	<b>13.98</b>
Vanguard US Mid Cap Value Index	-31.36	-31.36	-22.79	-5.08	-0.09	7.53	28.05	-12.42	17.12	15.28	-1.75	14.05
+/- Index	0.00	0.00	(0.02)	(0.03)	(0.04)	(0.06)	(0.06)	0.00	(0.08)	(0.02)	(0.05)	(0.07)
US Fund Mid-Cap Value	35	35	32	25	24	11	32	45	13	71	17	11
	QTR	YTD	1Yr	3Yr	5Yr	10Yr	2019	2018	2017	2016	2015	2014
<b>Hartford MidCap HLS IA</b>	<b>-24.21</b>	<b>-24.21</b>	<b>-16.22</b>	<b>3.08</b>	<b>4.50</b>	<b>9.91</b>	<b>32.87</b>	<b>-7.44</b>	<b>24.47</b>	<b>11.98</b>	<b>1.60</b>	<b>11.37</b>
Russell Mid Cap Index	-27.07	-27.07	-18.31	-0.81	1.85	8.77	30.54	-9.06	18.52	13.80	-2.44	13.22
+/- Index	2.86	2.86	2.09	3.89	2.65	1.14	2.32	1.61	5.95	(1.82)	4.04	(1.85)
US Fund Mid-Cap Blend	11	11	12	2	3	2	10	15	3	67	5	21
	QTR	YTD	1Yr	3Yr	5Yr	10Yr	2019	2018	2017	2016	2015	2014
<b>Invesco Oppenheimer Main Street Mid Cap Y</b>	<b>-27.71</b>	<b>-27.71</b>	<b>-17.71</b>	<b>-2.91</b>	<b>-0.20</b>	<b>7.23</b>	<b>32.48</b>	<b>-12.03</b>	<b>14.98</b>	<b>13.68</b>	<b>-6.99</b>	<b>12.57</b>
Russell Mid Cap Index	-27.07	-27.07	-18.31	-0.81	1.85	8.77	30.54	-9.06	18.52	13.80	-2.44	13.22
+/- Index	(0.64)	(0.64)	0.60	(2.10)	(2.05)	(1.54)	1.94	(2.97)	(3.54)	(0.12)	(4.55)	(0.65)
US Fund Mid-Cap Blend	42	42	26	44	52	43	8	68	67	61	78	9
	QTR	YTD	1Yr	3Yr	5Yr	10Yr	2019	2018	2017	2016	2015	2014
<b>Vanguard Extended Market Index Instl</b>	<b>-27.99</b>	<b>-27.99</b>	<b>-20.50</b>	<b>-1.90</b>	<b>1.05</b>	<b>8.26</b>	<b>28.05</b>	<b>-9.35</b>	<b>18.12</b>	<b>16.15</b>	<b>-3.24</b>	<b>7.56</b>
Vanguard Extended Market Index	-28.02	-28.02	-20.59	-2.02	0.92	8.14	27.95	-9.57	18.11	15.95	-3.35	7.50
+/- Index	0.03	0.03	0.09	0.12	0.13	0.12	0.11	0.22	0.01	0.20	0.11	0.06
US Fund Mid-Cap Blend	45	45	44	28	20	13	36	33	29	38	45	60

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	QTR	YTD	1Yr	Annualized			2019	2018	2017	2016	2015	2014
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<b>Goldman Sachs Small/Mid Cap Growth A</b>	<b>-17.69</b>	<b>-17.69</b>	<b>-5.36</b>	<b>7.36</b>	<b>5.18</b>	<b>10.30</b>	<b>37.70</b>	<b>-5.81</b>	<b>27.73</b>	<b>-0.24</b>	<b>-1.16</b>	<b>10.62</b>
Russell 2500 Growth Index	-23.22	-23.22	-14.40	3.35	3.64	10.10	32.65	-7.47	24.46	9.73	-0.19	7.05
+/- Index	5.53	5.53	9.04	4.01	1.54	0.20	5.05	1.66	3.27	(9.97)	(0.97)	3.57
US Fund Mid-Cap Growth	27	27	20	24	40	37	19	47	23	93	53	21
	QTR	YTD	1Yr	3Yr	5Yr	10Yr	2019	2018	2017	2016	2015	2014
<b>Vanguard Developed Markets Index Instl</b>	<b>-24.03</b>	<b>-24.03</b>	<b>-15.83</b>	<b>-2.36</b>	<b>-0.56</b>	<b>2.78</b>	<b>22.14</b>	<b>-14.49</b>	<b>26.46</b>	<b>2.46</b>	<b>-0.17</b>	<b>-5.72</b>
Vanguard Developed Markets Index	-23.82	-23.82	-15.39	-2.22	-0.53	2.78	22.34	-14.79	26.31	2.29	-0.28	-4.85
+/- Index	(0.21)	(0.21)	(0.44)	(0.14)	(0.03)	0.00	(0.20)	0.30	0.16	0.17	0.11	(0.86)
US Fund Foreign Large Blend	63	63	56	49	31	23	41	51	34	29	36	57
	QTR	YTD	1Yr	3Yr	5Yr	10Yr	2019	2018	2017	2016	2015	2014
<b>American Funds EuroPacific Growth R6</b>	<b>-22.43</b>	<b>-22.43</b>	<b>-12.70</b>	<b>0.28</b>	<b>0.91</b>	<b>3.97</b>	<b>27.40</b>	<b>-14.91</b>	<b>31.17</b>	<b>1.01</b>	<b>-0.48</b>	<b>-2.29</b>
MSCI ACWI Ex-USA Growth (Net) Index	-18.25	-18.25	-7.31	2.53	2.10	3.91	27.34	-14.43	32.01	0.12	-1.25	-2.65
+/- Index	(4.18)	(4.18)	(5.39)	(2.25)	(1.19)	0.06	0.06	(0.48)	(0.84)	0.89	0.77	0.36
US Fund Foreign Large Growth	87	87	85	69	57	59	59	58	44	20	66	27
	QTR	YTD	1Yr	3Yr	5Yr	10Yr	2019	2018	2017	2016	2015	2014
<b>Vanguard Instl Target Retirement Income Instl</b>	<b>-5.88</b>	<b>-5.88</b>	<b>0.92</b>	<b>3.42</b>	<b>-</b>	<b>-</b>	<b>13.20</b>	<b>-1.98</b>	<b>8.54</b>	<b>5.29</b>	<b>-0.13</b>	<b>5.58</b>
Vanguard Retirement Income Index	-5.56	-5.56	1.42	3.66	3.40	5.10	13.40	-1.98	8.67	5.35	0.12	5.76
+/- Index	(0.32)	(0.32)	(0.50)	(0.24)	-	-	(0.20)	(0.01)	(0.12)	(0.07)	(0.25)	(0.18)
US Fund Target-Date Retirement	36	36	27	10	-	-	45	18	59	40	7	19
	QTR	YTD	1Yr	3Yr	5Yr	10Yr	2019	2018	2017	2016	2015	2014
<b>Vanguard Instl Target Retirement 2015 Instl</b>	<b>-7.39</b>	<b>-7.39</b>	<b>-0.10</b>	<b>3.67</b>	<b>-</b>	<b>-</b>	<b>14.88</b>	<b>-2.91</b>	<b>11.50</b>	<b>6.27</b>	<b>-0.42</b>	<b>6.60</b>
Vanguard Retirement 2015 Index	-7.04	-7.04	0.42	3.93	3.83	6.21	15.08	-2.88	11.61	6.40	-0.22	6.77
+/- Index	(0.35)	(0.35)	(0.52)	(0.26)	-	-	(0.20)	(0.03)	(0.11)	(0.13)	(0.20)	(0.17)
US Fund Target-Date 2015	13	13	10	13	-	-	65	17	47	51	11	3

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	QTR	YTD	1Yr	<i>Annualized</i>			2019	2018	2017	2016	2015	2014
				3Yr	5Yr	10Yr						
<b>Vanguard Instl Target Retirement 2020 Instl</b>	<b>-10.74</b>	<b>-10.74</b>	<b>-2.60</b>	<b>3.32</b>	<b>-</b>	<b>-</b>	<b>17.69</b>	<b>-4.21</b>	<b>14.13</b>	<b>7.04</b>	<b>-0.63</b>	<b>7.16</b>
Vanguard Retirement 2020 Index	-10.27	-10.27	-1.96	3.65	3.88	6.66	17.87	-4.14	14.22	7.17	-0.40	7.37
+/- Index	(0.47)	(0.47)	(0.64)	(0.33)	-	-	(0.18)	(0.06)	(0.09)	(0.12)	(0.23)	(0.21)
<b>US Fund Target-Date 2020</b>	<b>56</b>	<b>56</b>	<b>39</b>	<b>19</b>	<b>-</b>	<b>-</b>	<b>26</b>	<b>40</b>	<b>15</b>	<b>25</b>	<b>28</b>	<b>1</b>
	<b>QTR</b>	<b>YTD</b>	<b>1Yr</b>	<b>3Yr</b>	<b>5Yr</b>	<b>10Yr</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>
<b>Vanguard Instl Target Retirement 2025 Instl</b>	<b>-12.94</b>	<b>-12.94</b>	<b>-4.23</b>	<b>3.12</b>	<b>-</b>	<b>-</b>	<b>19.67</b>	<b>-5.02</b>	<b>15.94</b>	<b>7.56</b>	<b>-0.80</b>	<b>7.22</b>
Vanguard Retirement 2025 Index	-12.45	-12.45	-3.55	3.47	3.92	6.94	19.93	-5.01	16.08	7.66	-0.58	7.45
+/- Index	(0.49)	(0.49)	(0.68)	(0.35)	-	-	(0.26)	(0.01)	(0.14)	(0.10)	(0.22)	(0.23)
<b>US Fund Target-Date 2025</b>	<b>56</b>	<b>56</b>	<b>40</b>	<b>21</b>	<b>-</b>	<b>-</b>	<b>20</b>	<b>38</b>	<b>23</b>	<b>20</b>	<b>24</b>	<b>4</b>
	<b>QTR</b>	<b>YTD</b>	<b>1Yr</b>	<b>3Yr</b>	<b>5Yr</b>	<b>10Yr</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>
<b>Vanguard Instl Target Retirement 2030 Instl</b>	<b>-14.77</b>	<b>-14.77</b>	<b>-5.76</b>	<b>2.85</b>	<b>-</b>	<b>-</b>	<b>21.14</b>	<b>-5.82</b>	<b>17.57</b>	<b>7.97</b>	<b>-0.97</b>	<b>7.23</b>
Vanguard Retirement 2030 Index	-14.24	-14.24	-5.04	3.21	3.89	7.16	21.33	-5.74	17.65	8.11	-0.80	7.51
+/- Index	(0.53)	(0.53)	(0.72)	(0.36)	-	-	(0.20)	(0.08)	(0.09)	(0.14)	(0.17)	(0.28)
<b>US Fund Target-Date 2030</b>	<b>49</b>	<b>49</b>	<b>37</b>	<b>24</b>	<b>-</b>	<b>-</b>	<b>29</b>	<b>35</b>	<b>29</b>	<b>29</b>	<b>36</b>	<b>9</b>
	<b>QTR</b>	<b>YTD</b>	<b>1Yr</b>	<b>3Yr</b>	<b>5Yr</b>	<b>10Yr</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>
<b>Vanguard Instl Target Retirement 2035 Instl</b>	<b>-16.51</b>	<b>-16.51</b>	<b>-7.21</b>	<b>2.57</b>	<b>-</b>	<b>-</b>	<b>22.56</b>	<b>-6.56</b>	<b>19.14</b>	<b>8.39</b>	<b>-1.21</b>	<b>7.29</b>
Vanguard Retirement 2035 Index	-16.03	-16.03	-6.54	2.93	3.84	7.37	22.76	-6.48	19.24	8.55	-1.02	7.57
+/- Index	(0.48)	(0.48)	(0.67)	(0.36)	-	-	(0.20)	(0.08)	(0.11)	(0.16)	(0.19)	(0.28)
<b>US Fund Target-Date 2035</b>	<b>44</b>	<b>44</b>	<b>32</b>	<b>21</b>	<b>-</b>	<b>-</b>	<b>38</b>	<b>30</b>	<b>32</b>	<b>27</b>	<b>37</b>	<b>10</b>
	<b>QTR</b>	<b>YTD</b>	<b>1Yr</b>	<b>3Yr</b>	<b>5Yr</b>	<b>10Yr</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>
<b>Vanguard Instl Target Retirement 2040 Instl</b>	<b>-18.24</b>	<b>-18.24</b>	<b>-8.71</b>	<b>2.27</b>	<b>-</b>	<b>-</b>	<b>23.93</b>	<b>-7.31</b>	<b>20.73</b>	<b>8.81</b>	<b>-1.52</b>	<b>7.22</b>
Vanguard Retirement 2040 Index	-17.80	-17.80	-8.06	2.64	3.78	7.49	24.19	-7.22	20.87	8.98	-1.25	7.61
+/- Index	(0.44)	(0.44)	(0.65)	(0.37)	-	-	(0.25)	(0.10)	(0.13)	(0.17)	(0.27)	(0.39)
<b>US Fund Target-Date 2040</b>	<b>40</b>	<b>40</b>	<b>32</b>	<b>21</b>	<b>-</b>	<b>-</b>	<b>40</b>	<b>34</b>	<b>23</b>	<b>23</b>	<b>51</b>	<b>15</b>

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<b>Vanguard Instl Target Retirement 2045 Instl</b>	<b>-19.90</b>	<b>-19.90</b>	<b>-10.18</b>	<b>1.82</b>	<b>-</b>	<b>-</b>	<b>25.07</b>	<b>-7.87</b>	<b>21.47</b>	<b>8.94</b>	<b>-1.51</b>	<b>7.22</b>
Vanguard Retirement 2045 Index	-19.47	-19.47	-9.52	2.19	3.56	7.38	25.36	-7.77	21.54	9.13	-1.25	7.61
+/- Index	(0.43)	(0.43)	(0.66)	(0.37)	-	-	(0.28)	(0.10)	(0.07)	(0.18)	(0.26)	(0.39)
<b>US Fund Target-Date 2045</b>	<b>46</b>	<b>46</b>	<b>35</b>	<b>30</b>	<b>-</b>	<b>-</b>	<b>38</b>	<b>40</b>	<b>23</b>	<b>26</b>	<b>42</b>	<b>12</b>
	<b>QTR</b>	<b>YTD</b>	<b>1Yr</b>	<b>3Yr</b>	<b>5Yr</b>	<b>10Yr</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>
<b>Vanguard Instl Target Retirement 2050 Instl</b>	<b>-19.87</b>	<b>-19.87</b>	<b>-10.15</b>	<b>1.83</b>	<b>-</b>	<b>-</b>	<b>25.05</b>	<b>-7.87</b>	<b>21.47</b>	<b>8.95</b>	<b>-1.51</b>	<b>7.25</b>
Vanguard Retirement 2050 Index	-19.47	-19.47	-9.52	2.19	3.56	7.38	25.36	-7.77	21.54	9.13	-1.25	7.61
+/- Index	(0.40)	(0.40)	(0.63)	(0.36)	-	-	(0.30)	(0.10)	(0.07)	(0.18)	(0.25)	(0.36)
<b>US Fund Target-Date 2050</b>	<b>34</b>	<b>34</b>	<b>21</b>	<b>24</b>	<b>-</b>	<b>-</b>	<b>43</b>	<b>34</b>	<b>33</b>	<b>28</b>	<b>51</b>	<b>19</b>
	<b>QTR</b>	<b>YTD</b>	<b>1Yr</b>	<b>3Yr</b>	<b>5Yr</b>	<b>10Yr</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>
<b>Vanguard Instl Target Retirement 2055 Instl</b>	<b>-19.87</b>	<b>-19.87</b>	<b>-10.15</b>	<b>1.83</b>	<b>-</b>	<b>-</b>	<b>25.06</b>	<b>-7.84</b>	<b>21.47</b>	<b>8.94</b>	<b>-1.66</b>	<b>7.25</b>
Vanguard Retirement 2055 Index	-19.47	-19.47	-9.52	2.19	3.56	-	25.36	-7.77	21.54	9.13	-1.25	7.61
+/- Index	(0.40)	(0.40)	(0.63)	(0.36)	-	-	(0.30)	(0.07)	(0.06)	(0.18)	(0.41)	(0.36)
<b>US Fund Target-Date 2055</b>	<b>23</b>	<b>23</b>	<b>21</b>	<b>25</b>	<b>-</b>	<b>-</b>	<b>47</b>	<b>32</b>	<b>43</b>	<b>27</b>	<b>53</b>	<b>16</b>
	<b>QTR</b>	<b>YTD</b>	<b>1Yr</b>	<b>3Yr</b>	<b>5Yr</b>	<b>10Yr</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>
<b>Vanguard Instl Target Retirement 2060 Instl</b>	<b>-19.88</b>	<b>-19.88</b>	<b>-10.11</b>	<b>1.83</b>	<b>-</b>	<b>-</b>	<b>25.13</b>	<b>-7.88</b>	<b>21.42</b>	<b>8.94</b>	<b>-1.61</b>	<b>7.23</b>
Vanguard Retirement 2060 Index	-19.47	-19.47	-9.52	2.19	3.56	-	25.36	-7.77	21.54	9.13	-1.25	7.61
+/- Index	(0.41)	(0.41)	(0.59)	(0.36)	-	-	(0.23)	(0.11)	(0.12)	(0.18)	(0.36)	(0.38)
<b>US Fund Target-Date 2060+</b>	<b>17</b>	<b>17</b>	<b>19</b>	<b>28</b>	<b>-</b>	<b>-</b>	<b>54</b>	<b>36</b>	<b>48</b>	<b>20</b>	<b>73</b>	<b>10</b>
	<b>QTR</b>	<b>YTD</b>	<b>1Yr</b>	<b>3Yr</b>	<b>5Yr</b>	<b>10Yr</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>
<b>Vanguard Instl Target Retirement 2065 Instl</b>	<b>-20.01</b>	<b>-20.01</b>	<b>-10.25</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>25.15</b>	<b>-7.84</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Vanguard Retirement 2065 Index	-19.47	-19.47	-9.52	-	-	-	25.36	-7.77	-	-	-	-
+/- Index	(0.54)	(0.54)	(0.73)	-	-	-	(0.21)	(0.07)	-	-	-	-
<b>US Fund Target-Date 2060+</b>	<b>21</b>	<b>21</b>	<b>27</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>52</b>	<b>30</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>